

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

JC688 U.S. PTO
09/474492



In re patent application of:)
Thomas J. Foth, et al) Attorney Docket No.: E-974
Serial No.: n/a) Group Art Unit: n/a
Filed: Concurrently herewith) Date: December 29, 1999
For: METHOD AND APPARATUS FOR PROVIDING ELECTRONIC
REFUNDS IN AN ONLINE PAYMENT SYSTEM

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Applicants submit herewith patents, publications or other information of which they are aware, which they believe may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56.

While this Information Disclosure Statement may be "material" pursuant to 37 CFR 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists.

A list of the patent(s) and/or publication(s) is set forth on the attached Form PTO-1449 (Modified).

A copy of each of the items on PTO-1449 (Modified) is supplied herewith.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'S. Shapiro', is written over a horizontal line.

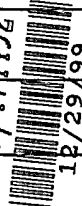
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Intellectual Property and
Technology Law Department
35 Waterview Drive
P.O. Box 3000
Shelton, CT 06484-8000

Plus attachments: Form PTO-1449 (Modified)
One copy of each of the references

FORM PTO-1449 (Modified)				Atty. Docket Number E-974		Serial No. n/a	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Applicant Thomas J. Foth, et al			
				Filing Date Concurrently herewith		Group n/a	

JCS88 U.S. PTO
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U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	AA	5,590,197	31Dec.1996	James F. Chen, et al	380	24	4Apr1995
	AB	5,855,008	29Dec1998	A. Nathaniel Goldhaber, et al	705	14	28Aug1997
	AC	5,883,810	16Mar1999	D. Chase Franklin, et al	364	479.02	24Sep1997
	AD	5,956,400	21Sep1999	David Chaum, et al	380	4	19Jul1996
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

FOREIGN PATENT OR PUBLISHED PATENT APPLICATION DOCUMENTS							
DOCUMENT NUMBER	DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION		
AL							
AM							
AN							
AO							
AP							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)		
AR		
AS		
AT		

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.